

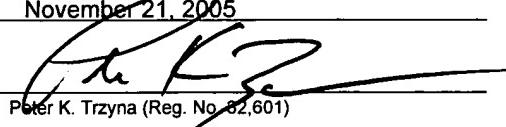


I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: November 21, 2005

PATENT

Signed:


Peter K. Trzyna (Reg. No. 52,601)

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard A.
Serial No. : 10/719,474
Filed : November 21, 2003
For : NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit : 3621
Examiner : VIG, Naresh

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

PETITION FOR EXTENSION OF TIME

SIR :

This is a Petition for Extension of Time for two months to respond to the Office Action mailed June 20, 2005, in the above-referenced patent application. If additional time is necessary, this Petition is to be deemed a Petition for such time as necessary to accept the Amendment and Response filed herewith.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: November 21, 2005

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